

Requested by and Return to:
Banner Bank
Attn: Custom Draws/Lori Bessey
10 S 1st Ave
Walla Walla, WA 99362

Loan Number: **18087703**
MERS # 100167900010213344
MERS # (888) 679-6977

DEED OF TRUST MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this **October 5, 2022**, between **MICHAEL R BROWN AND PAULETTE C BROWN, A MARRIED COUPLE** (the "Borrowers") and **Banner Bank** (Lender), and **Mortgage Electronic Registration Systems, Inc.**, (Mortgagee), amends and supplements that certain Deed of Trust dated **October 8, 2021** and granted or assigned to **Mortgage Electronic Registration Systems, Inc.**, as mortgagee of record (solely as nominee for Lender's successors and assigns), P.O. Box 2026, Flint Michigan 48501-2026 and recorded on **October 13, 2021**, as Document No. **202110130122**, in Book **n/a**, at page **n/a**, in the Official Records of the County of **Skagit**, State of **Washington** (the "Security Instrument"), and covering the real property commonly known as follows:

3803 W 2nd St, Anacortes, WA 98221

Abbreviated Legal: Lots 1-5, Blk 1304, Northern Pacific Add
Assessor's Tax Parcel ID #: 3809-304-004-0009/P58292


In Consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- Modify the Maturity date from **November 1, 2052** to **October 1, 2052**.
- The Loan Amount is **\$1,164,888.98**.

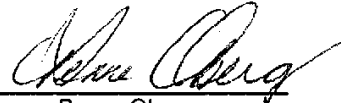
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Banner Bank shall be bound by, and comply with all the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a first lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

BANNER BANK



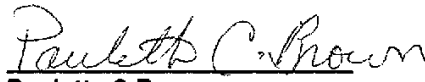
Penne Oberg
Senior Vice President, Banner Bank



Penne Oberg
Assistant Secretary of
Mortgage Electronic Registration Systems, Inc.



Michael R Brown

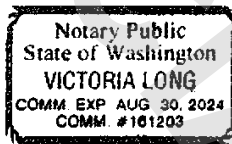


Paulette C Brown

ALL SIGNATURES MUST BE ACKNOWLEDGED

State of Washington
County of Skagit

BEFORE ME, the undersigned, a notary Public in and for said County and State, on this 14th day of October, 2022, personally appeared **Michael R Brown and Paulette C Brown**, and proved to me to be the persons whose names are subscribed to the foregoing instrument, and acknowledged to me that they executed the same for the purposes and consideration therein expressed.

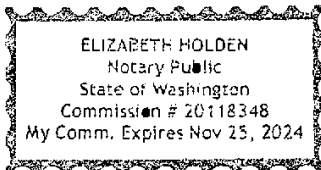


Victoria Long
Notary Public
Expires: Aug. 30, 2024

State of: Washington
County of: Walla Walla

On this October 24, 2022, before me, Elizabeth Holden, Notary Public, appeared Penne Oberg, personally known to me to be the **Senior Vice President of Banner Bank & Assistant Secretary of Mortgage Electronic Registration Systems, Inc.**, the corporation that executed the foregoing instrument and acknowledged the said instrument to be the free and voluntary act and deed of such corporation for the uses and purposes therein and on oath that she is authorized to execute the said instrument.

WITNESS my hand and official seal.



Elizabeth Holden
Notary Public
November 25, 2024
Commission Expires